EXHIBIT 4

EXHIBIT B

LOAN TERM SHEET

The following loan agreement dated February 23rd, 2022 incorporates all of the terms of the Master Loan Agreement entered into by Genesis Global Capital, LLC ("Genesis") and Digital Currency Group, Inc ("Digital Currency Group") on May 16th, 2018 and the following specific terms:

Lender: Genesis

Borrower: Digital Currency Group

Borrowed Asset: USD

Amount of Borrowed Asset: 100,000,000 USD

Borrow Fee: 10.00% annual

Loan Type: Fixed Term

Maturity Date: August 23rd, 2022

Collateral: -

Margin Limit: 0.00% of loan value (on a net loan basis)

Margin Refund: 0.00% of loan value (on a net loan basis)

Initial Margin Requirement: 0.00% of loan value (on a net loan basis)

Genesis Global Capital, LLC Digital Currency Group, Inc

Docusigned by:

Adim Official Evalus

Title: Vice President Title: CFO